

Form RSC13

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 18-20912-CMB**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Jessica N. Cyphert  
1107 Surrey Lane  
Vandergrift, PA 15690

Social Security No.:

xxx-xx-6280

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Shawn N. Wright  
7240 McKnight Road  
Pittsburgh, PA 15237  
Telephone number: 412-920-6565

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

May 21, 2018  
10:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

May 21, 2018  
10:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 4/18/18

BY THE COURT

Carlota M. Bohm  
Judge

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jessica N. Cyphert  
 Debtor

Case No. 18-20912-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: rsc13

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Apr 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2018.

db +Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047  
 14789360 +Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430  
 14789361 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, PO Box 85520, Richmond, VA 23285-5075)  
 14789363 +Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837  
 14789364 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401  
 14811102 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401  
 14808833 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14789367 +U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 19 2018 01:46:22 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14789359 E-mail/Text: ebn@americollect.com Apr 19 2018 01:46:59 Americollect, PO Box 1690,  
 Manitowoc, WI 54221  
 14789362 +E-mail/PDF: creditonebknofications@resurgent.com Apr 19 2018 01:55:21 Credit One,  
 P.O. Box 98872, Las Vegas, NV 89193-8872  
 14789365 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Apr 19 2018 01:47:06 Jefferson Capital,  
 P.O. Box 23051, Columbus, GA 31902  
 14789366 +E-mail/Text: bkr@cardworks.com Apr 19 2018 01:45:44 Merrick Bank, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Amerihome Mortgage Company, LLC  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Amerihome Mortgage Company, LLC bkggroup@kmlawgroup.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
 Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
 Shawn N. Wright on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com,  
 wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co  
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TOTAL: 5